

**California Housing Finance Agency's Mortgage Insurance Services**  
**Stacking Order**

**CalHFA Conventional Loans**

**Right Side:**

Application for mortgage insurance  
Underwriter's signed approval with closing conditions  
Transmittal summary – (1008)  
Typed application – (1003)  
Initial handwritten application – (1003)  
Credit report  
LOE (letters of explanation)  
VOR (verification of rent)  
VOE (verification of employment or processor's certification)  
Paystubs  
W2's  
Tax returns and 4506 (if applicable)  
VOD (verification of deposit)  
Bank statements  
Purchase agreement  
Escrow instructions  
Preliminary title report  
Termite report and clearance  
Appraisal and original photos  
HOA Cert – required for all condominiums

**Left Side:**

CalHFA documentation  
Miscellaneous documentation